



The Frequent Filer

Electronic Filing Newsletter
For the U.S. Bankruptcy Court
Northern District of Iowa

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www.ianb.uscourts.gov

Convenient Internet Payment Comes to CMECF

On October 1st, a new feature will be added to the CMECF system: payment of fees via credit card over the Internet. Using the new feature will make filing new petitions, motions for relief from stay, and other pleadings requiring fees as easy as buying your favorite author's new book on Amazon.com. In this special edition of the *Frequent Filer*, we look at the new screens, new reports and new procedures that take effect next week to implement this new feature.

Paying filing fees over the Internet does not change most of the screens in CMECF. The only changes that will be apparent to attorneys and their staff using the system will come at the end of the process of filing a document which requires a fee. After the Notice of Electronic Filing appears, a new, smaller dialog box will pop up over the main CMECF window. This dialog box will list the fee for the document just filed (along with any other fees incurred which have not yet been paid). An example of this new dialog box appears in Figure 1.

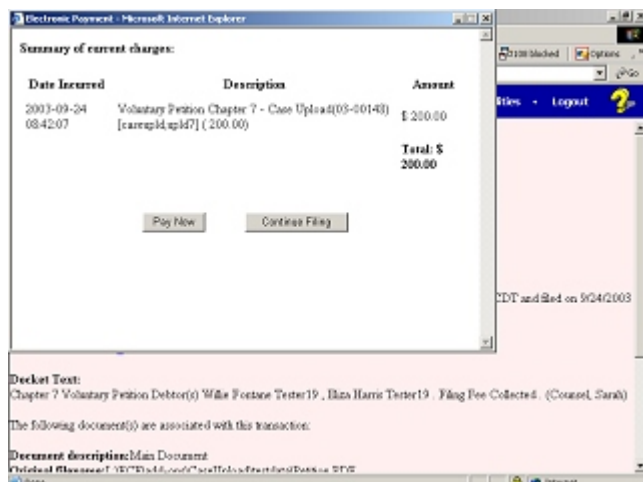


Figure 1

The buttons at the bottom of this dialog box offer two options: Pay Now or Continue Filing. If you select Continue Filing, the dialog box will disappear, and you can continue to use CMECF

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normally. This means you can file all the documents you want to, including multiple different documents requiring fees, and then make one payment at the end of your CMECF session. You can also choose to log out of the system and come back later to make a payment.

While the ability to defer payment is convenient, prompt payment of fees is still quite important. Failure to pay fees in a timely manner can result in dismissal, under 11 U.S.C. § 707(a)(2). In addition, any filing fee left unpaid for more than one day will result in your account being restricted; while your account is restricted, you will be unable to use the CMECF system to file documents. You will still be able to view documents, and you can pay any outstanding fees, which will restore full access to the system.

If you choose to Pay Now, a second dialog box will pop up (see Figure 2). This dialog box will display the total unpaid balance of fees for your account, and allow you to enter your credit card

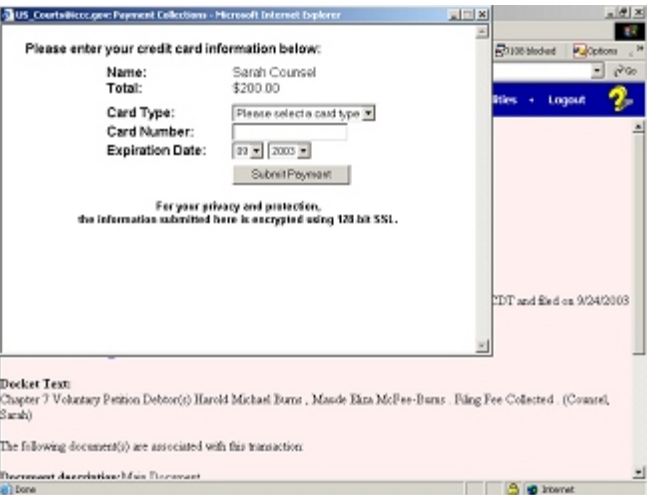


Figure 2

type, card number, and expiration date. When you click on the Submit Payment button, a secure channel is opened to a server maintained by the U.S. Treasury, your card information is validated, and a charge is made against your card for the amount of your balance. During this processing, a brief message is displayed. Once the process is complete, a confirmation message will be displayed, like the one shown in Figure 3. An automated receipt is also posted to the docket sheet for the case(s) involved in the payment. At this point, the fees transaction is complete.

To assist you in effectively using this new feature, two new entries will appear on the Utilities menu. The first, Internet Fees Due, will allow you to display the pop up box shown in Figure 1, and

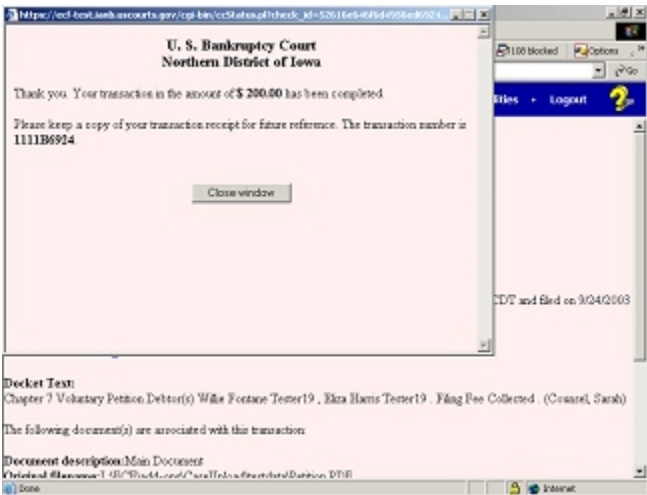


Figure 3

make a payment, at any time, whether you are in the midst of a fee event or not. The second item, Internet Payment History, will display a complete report of all payments you have made during the selected date range. This report includes case number and docket entry information, date and time of payment, and the official receipt number for the transaction. An example of this report is shown in Figure 4.

Date Paid	Description	Payment Method	Receipt #	Amount
2003-09-24 08:43:56	Voluntary Petition-Chapter 7 - Case Upload(03-00148) (caseup14.upldf) (200.00)	credit card	1111B6924	\$ 200.00
2003-09-23 08:29:49	Voluntary Petition-Chapter 7 - Case Upload(03-00146) (caseup14.upldf) (200.00)	Cash	8877665	\$ 200.00
2003-09-23 09:26:30	Voluntary Petition-Chapter 7 - Case Upload(03-00147) (caseup14.upldf) (200.00)	Check	8888888	\$ 200.00

Figure 4

Another change in the system is due to the fact that some docket events require a fee only in certain circumstances. For these events, you will need to select either the fee or the no-fee option from the list of events. A text message in the event will describe the circumstances under which it should be used. Use caution in this selection; under federal law, fees paid in error cannot be refunded by the Court or the U.S. Treasury.

The most convenient way to pay fees under this new system is by using the system itself, either by selecting Pay Now after filing a document requiring a fee, or by selecting Internet Fees Due from the Utilities menu. You can, however, also make payments by cash or check over the counter at the Clerk's office. Over-the-counter credit card payments will not be accepted.

The new internet credit card payment system is quick, convenient and secure, and will allow you more flexibility in filing documents and paying fees in CMECF.

Q & A: Internet Credit Card Payment

Q: *How can I print out a copy of a receipt for my records?*

A: There are two options here: you can either right-click on the dialog box shown in Figure 3 on page 2 when it appears, and select Print from the pop-up menu, or you can select the Internet Payment History report from the Utilities menu.

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Q: *What happens if I enter my credit card wrong?*

A: You will receive a message that your card was rejected, and be given another chance to enter your card number correctly.

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Q: *Can I use more than one credit card to pay fees?*

A: You can use as many different cards as you like. The system accepts Visa, Mastercard, Discover, American Express and Diners Club.

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Q: *Does this work with Case Upload?*

A: Yes. We have tested extensively with Case Upload.

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Q: *I want to pay by check for a fee I incurred using CMECF. Can I do that?*

A: Yes. You can bring a check into the Clerk's office to pay for fees incurred using CMECF.

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Q: *I paid a fee on an event that does not require one. What do I do now?*

A: Under federal law, neither the Clerk's office nor the U.S. Treasury can refund moneys paid in error. If you are uncertain about whether an event requires a fee, contact the Clerk's office before filing.

Q: *When I try to use CMECF, I get a "Security Violation" message. Does this have anything to do with Internet Credit Card Payments?*

A: Yes, it probably does. If you have a fee payment due that has been outstanding for more than 1 day, your access to the CMECF system is automatically limited. To check this, go to the Utilities menu and select Internet Fees Due. If a fee appears there and you pay it, you will be able to access the CMECF system fully again, after logging out and logging back in again. Your access to the system will also be automatically restored if you pay the delinquent fee over the counter. Remember that credit card payments are not accepted over the counter for fees incurred using CMECF.

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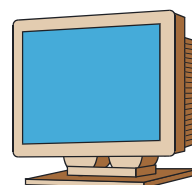
Q: *When I signed up for CMECF I gave the Clerk's office a credit card number. Can the Clerk's office staff continue to use that number to charge my fees?*

A: No. After October 1, 2003, the Clerk's office staff will no longer have access to your credit card information; the only way to make a fee payment using a credit card after that date is by logging into CMECF.

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Q: *Are there any special browser requirements for using Internet Credit Card Payment?*

A: The only requirement is 128-bit encryption support, which is required by the U.S. Treasury's payment site. If your browser does not currently support 128-bit encryption, you can obtain a free software supplement from your vendor to enable this support.



Coming in December:**Bankruptcy Rules Changes and CMECF Version 2.3**

The Judicial Conference of the United States has adopted and Congress has approved a number of rules changes for Bankruptcy practice; these new rules take effect December 1, 2003. Because a number of the rules changes will require changes in the operation and outputs of the CMECF system, the Court will be implementing version 2.3 of the CMECF system sometime in late November, 2003 (watch our website for a more specific date). This article highlights the major changes in CMECF that will result from the implementation of version 2.3.

Redaction of Social Security Number

The most noticeable change in CMECF as a result of the new rules is the redaction of the Social Security number (SSN). Attorneys, trustees and other public users of CMECF will see a “masked” version of the SSN on the reports and screens of the system. This “masked” version will only display the last four digits of the SSN (i.e., xxx-xx-1234).

Creditors listed in the matrix will receive a

Notice of Bankruptcy Case, Meeting of Creditors and Deadlines (form B9) just as they do now; the notice received by creditors, the trustee, the attorney for debtor and the U.S. Trustee will list the full SSN. However, the version of this notice which becomes a part of the Court docket will contain only the masked version of the SSN. Similarly, all other forms produced by the Court will contain only the masked version of the SSN.

Finally, the Court’s Voice Case Information System (VCIS) will no longer provide the full SSN to callers.

Caption Changes

Another requirement of the new rules is a modification of the caption to include names used by the debtor in the 6 years prior to filing, including married names, maiden names, or trade names. All forms and documents internally produced by Court staff or by the CMECF system will provide this information in the caption.

What’s Your Story?

- **Has electronic filing made big changes in your office?**
- **Are you using bankruptcy prep software that takes advantage of CMECF?**
- **Do you spend less time and effort filing than you used to?**
- **Are you better informed about the state of your cases because of automatic e-mail notifications?**

If any of these statements applies to you, we’d love to share the success you’ve had with CMECF with others in the Northern District, in a future issue of the *Frequent Filer*.

If you are interested in sharing your success with other attorneys in the Northern District, contact:

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